

CALIFORNIA HEALTH CARE ALMANAC



California's Uninsured

DECEMBER 2009

Introduction

Over the course of two decades, California has seen an increase in the percentage of people who are uninsured as the proportion with employer-sponsored coverage has contracted. Between 1987 and 2008, the segment of the non-elderly population covered by insurance provided through an employer shrank by 9 percent. Although increases in Medicaid coverage partially offset the decline, more than 20 percent of Californians remain uninsured. Though the problem is national, California has both a lower percentage of individuals with employer-sponsored coverage and a higher proportion of uninsured. California also has the largest number of people without insurance—6.6 million—of any U.S. state.

This annual publication provides a snapshot view of California's uninsured and illustrates how the picture is changing. This year's findings include:

- Employees in businesses of all sizes, including the self-employed and those working in the public sector, are increasingly likely to be uninsured, though the trend is more pronounced in businesses with fewer than 10 employees.
- Almost a third of the uninsured have family incomes of more than \$50,000 per year.
- Sixty percent of uninsured children are in families where the head of household has a year-round, full-time job.
- As many as 69 percent of uninsured children are eligible for the state's two largest public insurance programs, Medi-Cal and Healthy Families.
- Nearly 60 percent of the uninsured population are Latinos.

Given the current economic conditions in California and the rising unemployment rate, it is likely that the ranks of the uninsured will continue to grow.

California's Uninsured

Overview

[<< RETURN TO CONTENTS](#)

CONTENTS

State Comparison of the Uninsured.....	3
Health Insurance Sources.....	4
Insurance Coverage Source Trends.....	5
Employer-based and Uninsured.....	6
Private and Public.....	7
Comparison by Employer Size and Type	
Likelihood of Workers Being Uninsured	8
Uninsured Workers, Ages 18 to 64.....	9
Comparison by Family Income	
Likelihood of Being Uninsured	10
Family Income, California vs. U.S.....	11
Insurance Coverage Source Trends,	
by Family Income Under \$25,000.....	12
by Family Income \$25,000 to \$49,999	13
by Family Income \$50,000 to \$74,999	14
by Family Income \$75,000+	15
Comparison by Age Group	
Eligibility for Public Health Programs	16
Likelihood of Being Uninsured	17
California Residents	18
Uninsured Children,	
by Work Status of Family Head	19
Comparison by Race/Ethnicity	
Likelihood of Being Uninsured	20
California Residents	21
Highest Uninsured Noncitizen Rates,	
by State.....	22
About the Data.....	23

State Comparison of the Uninsured, 3-Year Average, 2006 to 2008*

	TOTAL POPULATION	UNINSURED RESIDENTS	
	IN MILLIONS	IN MILLIONS	SHARE OF TOTAL
United States	261.4	45.7	17.5%

HIGHEST PROPORTION STATES

Texas	21.1	5.8	27.6%
New Mexico	1.7	0.4	26.0%
Florida	15.1	3.6	24.2%
Louisiana	3.7	0.8	22.9%
Arizona	5.7	1.2	21.7%
Mississippi	2.5	0.5	21.5%
Nevada	2.3	0.5	20.8%
California	32.4	6.6	20.5%

California's Uninsured

Compared to Other States

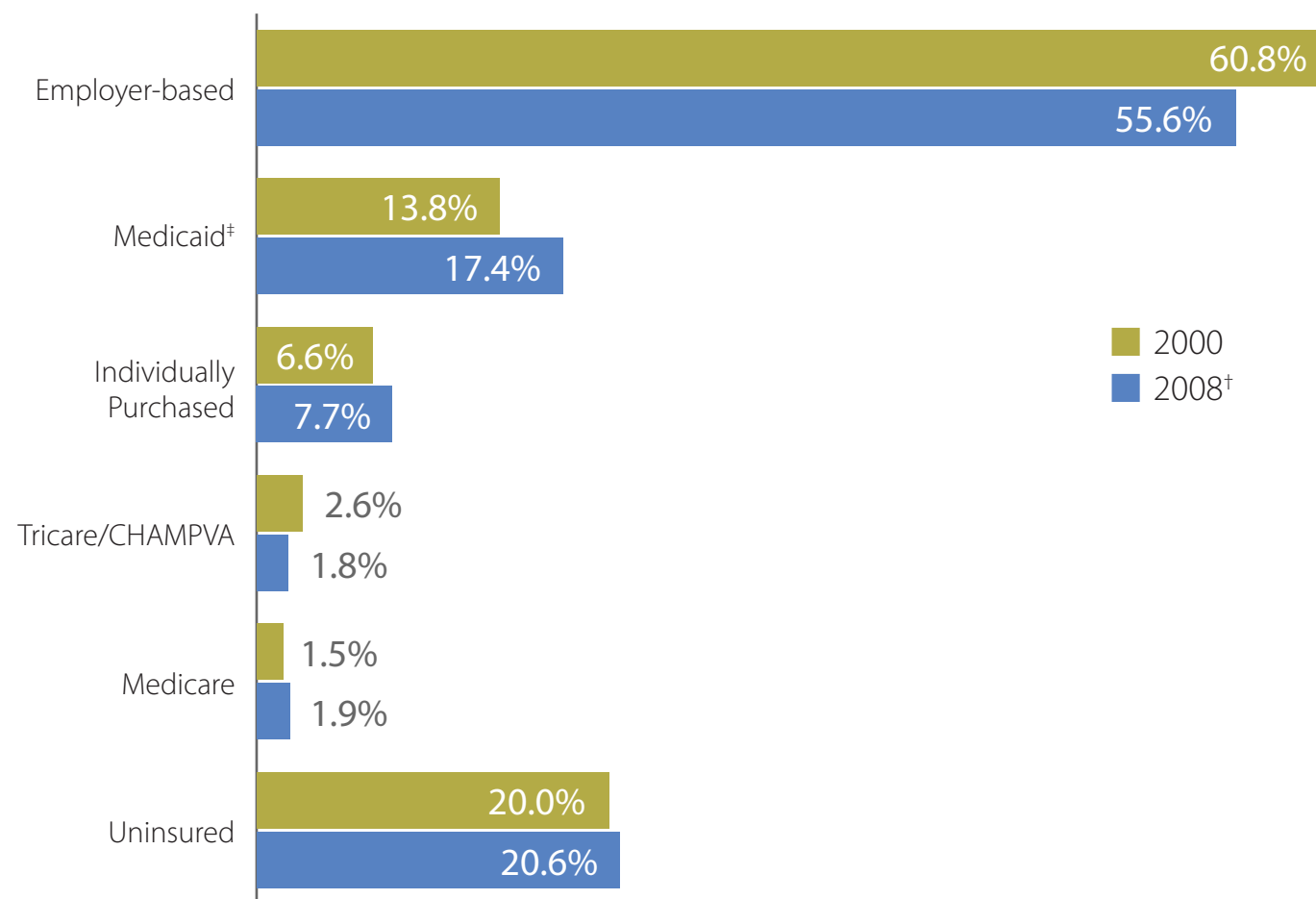
[<< RETURN TO CONTENTS](#)

California has the eighth largest proportion of uninsured in the nation and the largest number of uninsured.

*All numbers reflect the non-elderly population, under age 65.

Source: Employee Benefit Research Institute estimates of the 2007–2009 Current Population Survey, March Supplement.

Health Insurance Sources, California Residents, 2000 and 2008*



*All numbers reflect the non-elderly population, under age 65.

†Estimate for 2008 is statistically different from estimate for 2000 at $p \leq 0.05$ level.

‡Medi-Cal and Healthy Families.

Note: Details may not add to totals because individuals may receive coverage from more than one source.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2001 and 2009 Supplements.

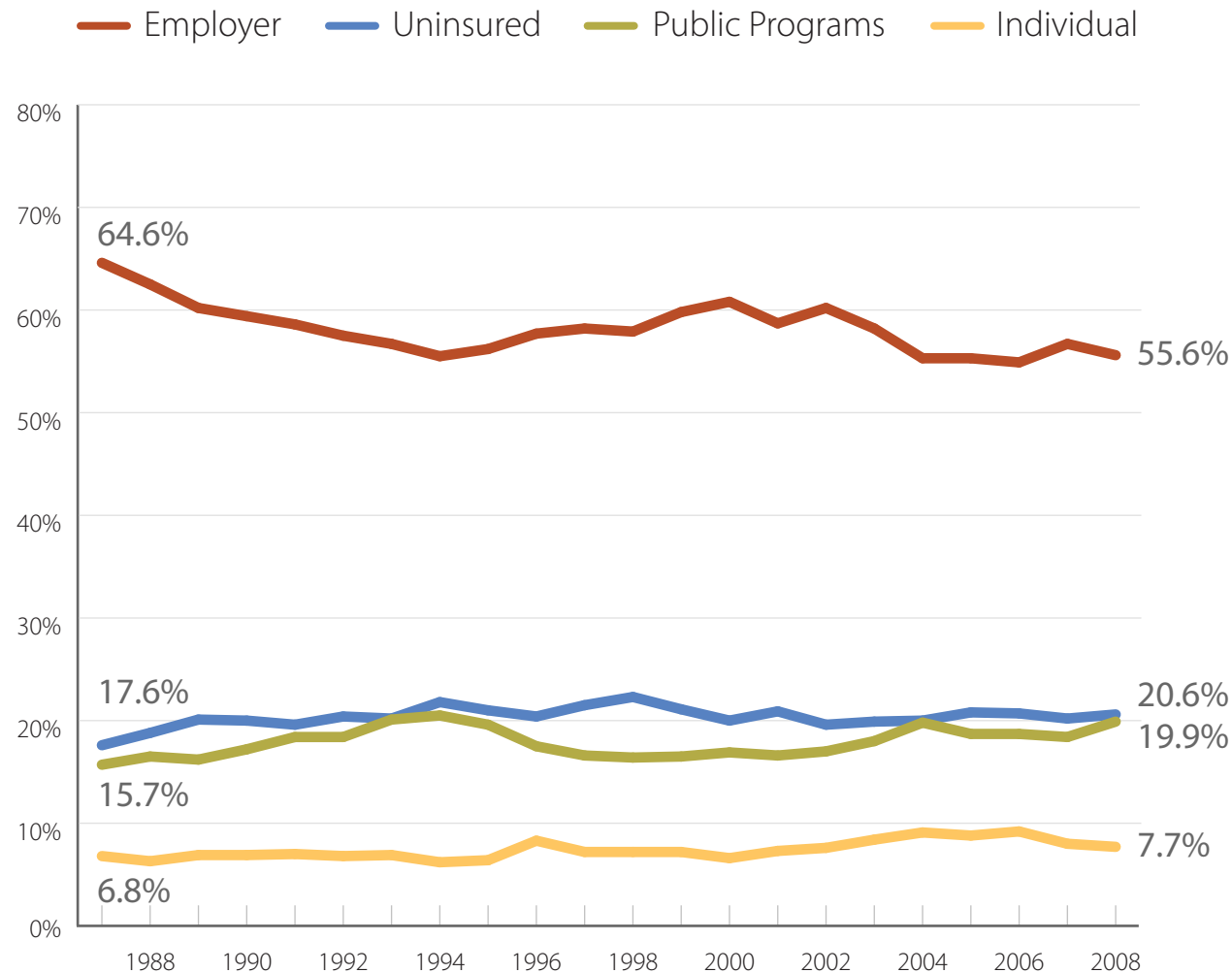
California's Uninsured

Sources and Trends

[<< RETURN TO CONTENTS](#)

Over the past eight years, Medicaid and individually purchased coverage have partially offset declining employer-sponsored insurance, but not enough to prevent growth in California's uninsured population.

Insurance Coverage Source Trends, California Residents, 1987 to 2008*



*All numbers reflect the non-elderly population, under age 65.

†Medi-Cal, Healthy Families, Medicare, and Tricare/CHAMPVA.

Note: Details may not add to totals because individuals may receive coverage from more than one source.

Source: Employee Benefit Research Institute estimates of the March Current Population Survey, 1988–2009 Supplements.

California's Uninsured

Sources and Trends

[<< RETURN TO CONTENTS](#)

Although more than half of Californians still receive health insurance through employers, coverage from that source has declined substantially over the last 21 years.

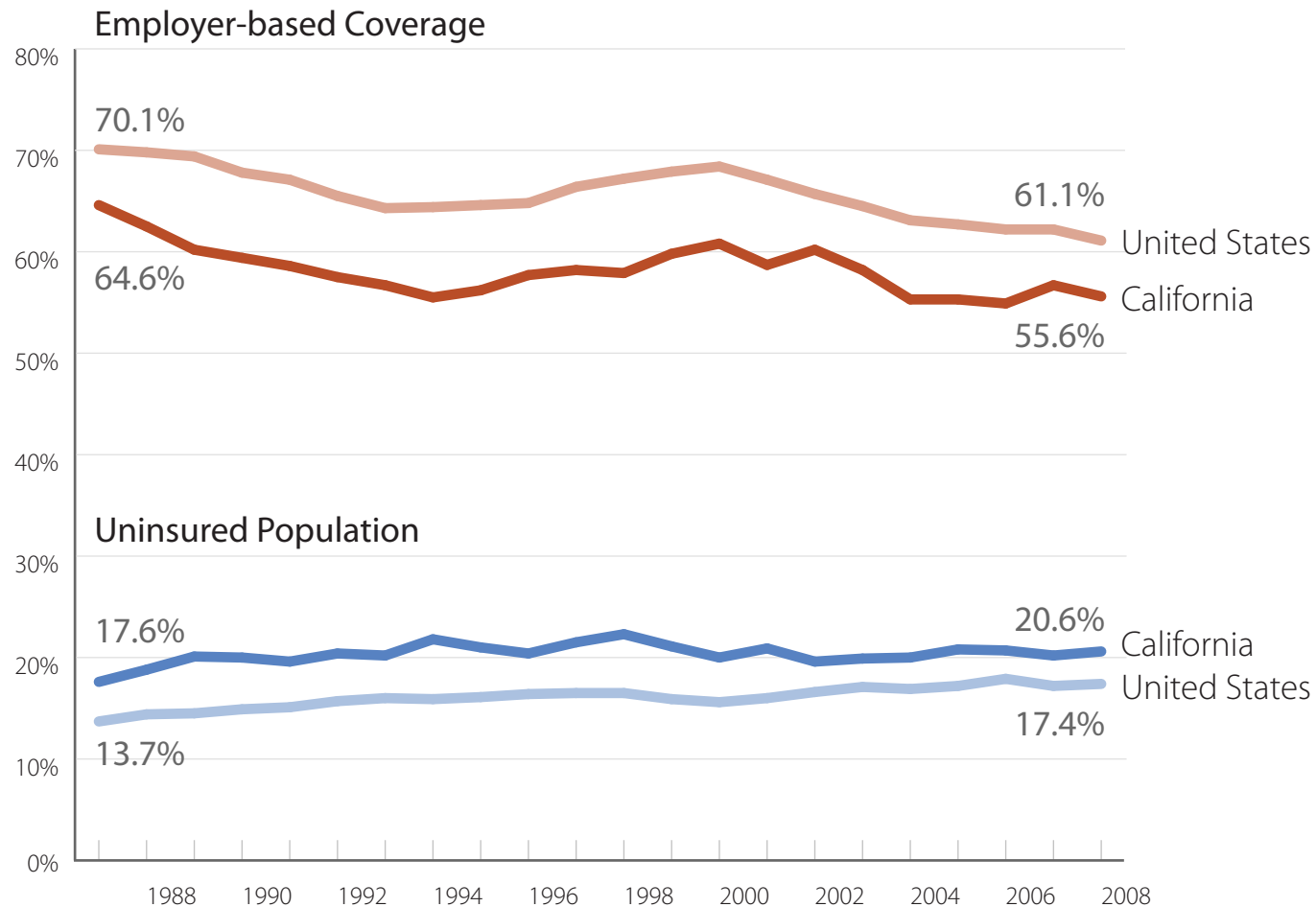
Employer-based Coverage and Uninsured Trends, California vs. U.S. Residents, 1987 to 2008*

California's Uninsured

Sources and Trends

[<< RETURN TO CONTENTS](#)

California has a higher proportion of uninsured residents and lower rates of employer-based coverage than the nation as a whole.

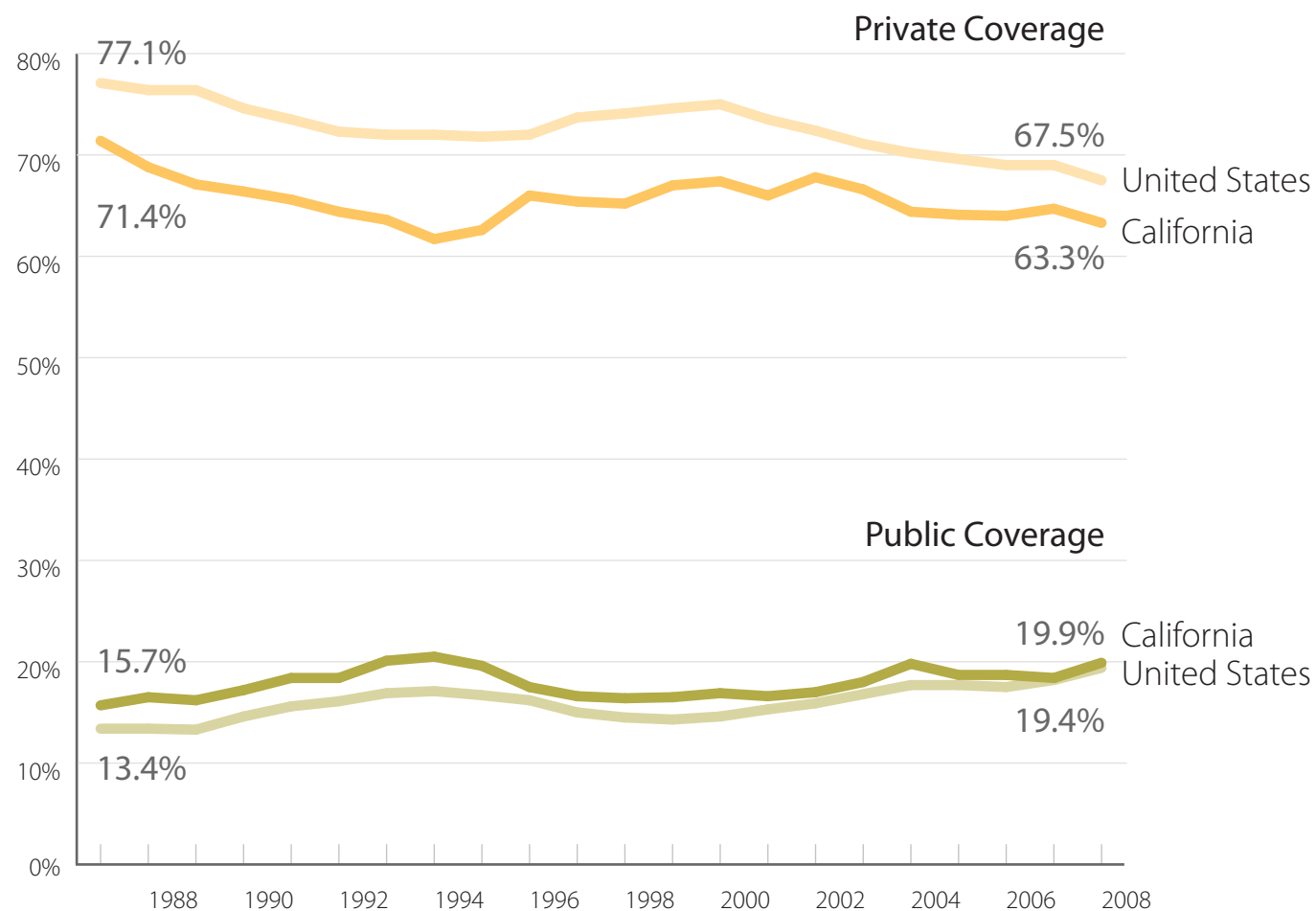


*All numbers reflect the non-elderly population, under age 65.

Note: Details may not add to totals because individuals may receive coverage from more than one source.

Source: Employee Benefit Research Institute estimates of the March Current Population Survey, 1988–2009 Supplements.

Private and Public Coverage Trends, California vs. U.S. Residents, 1987 to 2008*



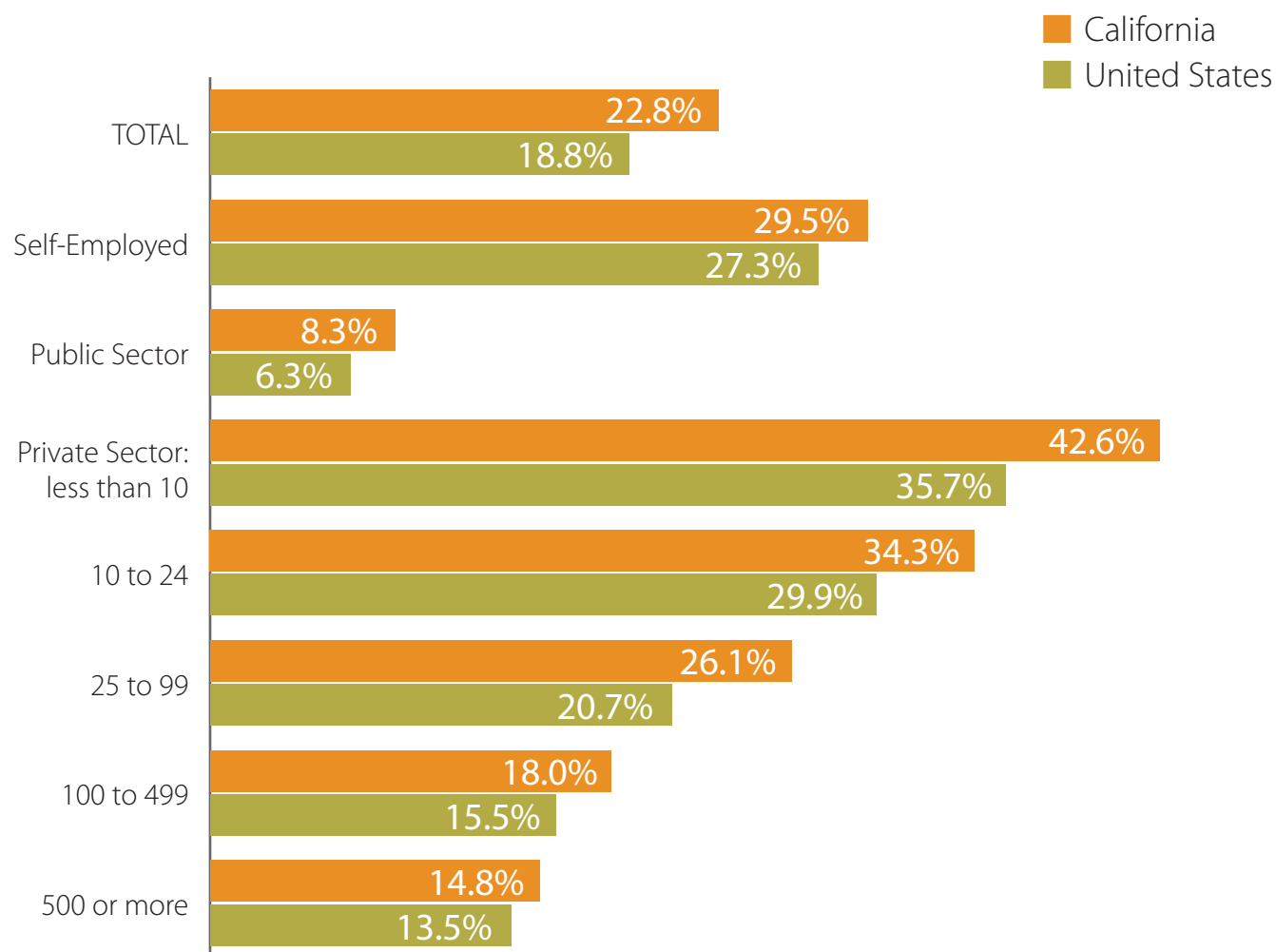
*All numbers reflect the non-elderly population, under age 65.

Note: Details may not add to totals because individuals may receive coverage from more than one source.

Source: Employee Benefit Research Institute estimates of the March Current Population Survey, 1988–2009 Supplements.

While the rate of public coverage for California and the nation is comparable, California lags the nation in the rate of private coverage.

Likelihood of Workers Being Uninsured, by Employer Size and Type, California vs. U.S. Residents, 2008*



*All numbers reflect the non-elderly population, under age 65.

Note: Details may not add to totals because individuals may receive coverage from more than one source.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2009 Supplement.

California's Uninsured

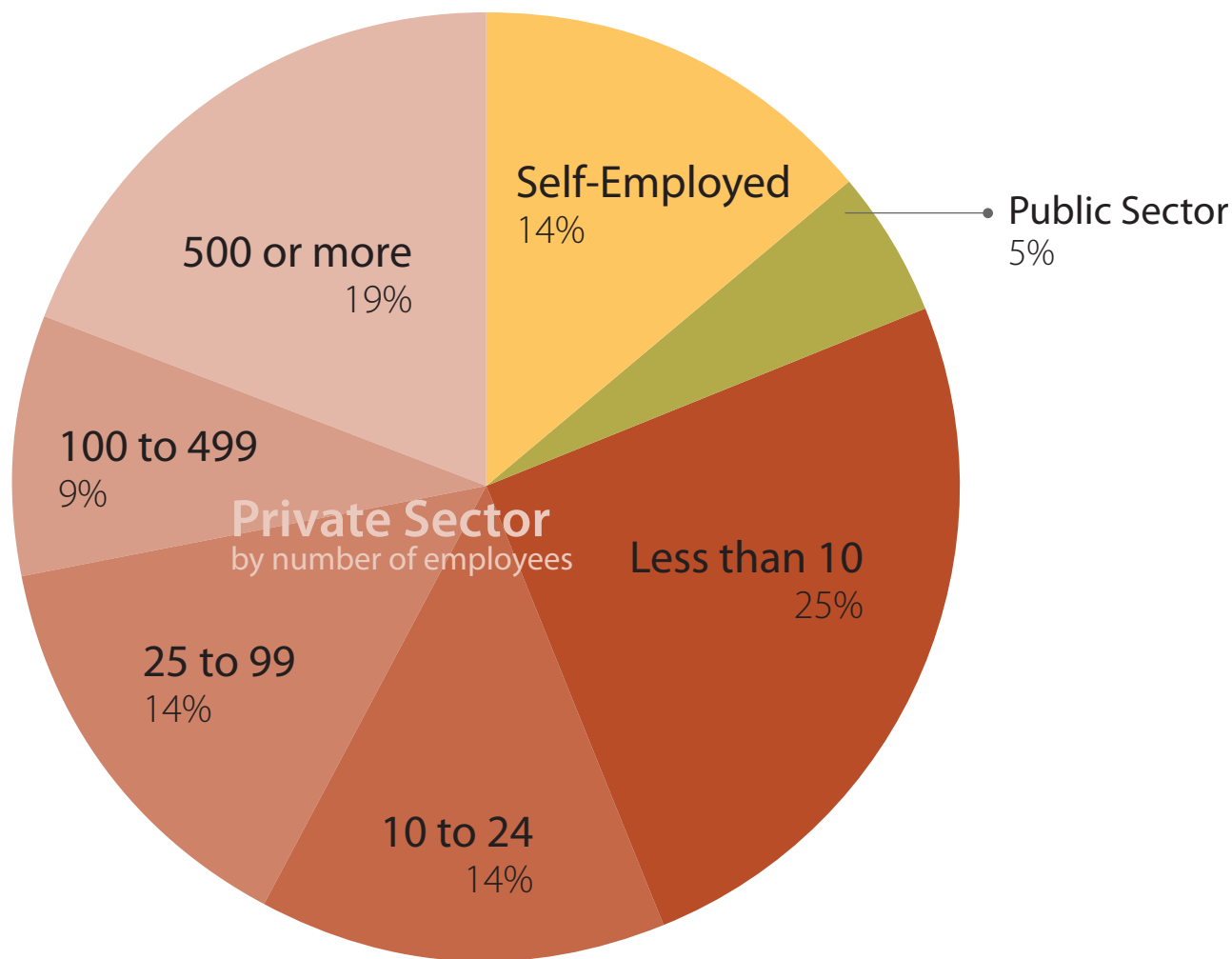
by Employer Size and Type

[<< RETURN TO CONTENTS](#)

Employees in businesses of all sizes, including the self-employed, are more likely to be uninsured in California than in the United States.

Uninsured Workers, by Employer Size and Type, California Residents, Ages 18 to 64, 2008*

Almost 30 percent
of California's uninsured
work for employers with
100 or more workers.



*All numbers reflect the non-elderly population, under age 65.

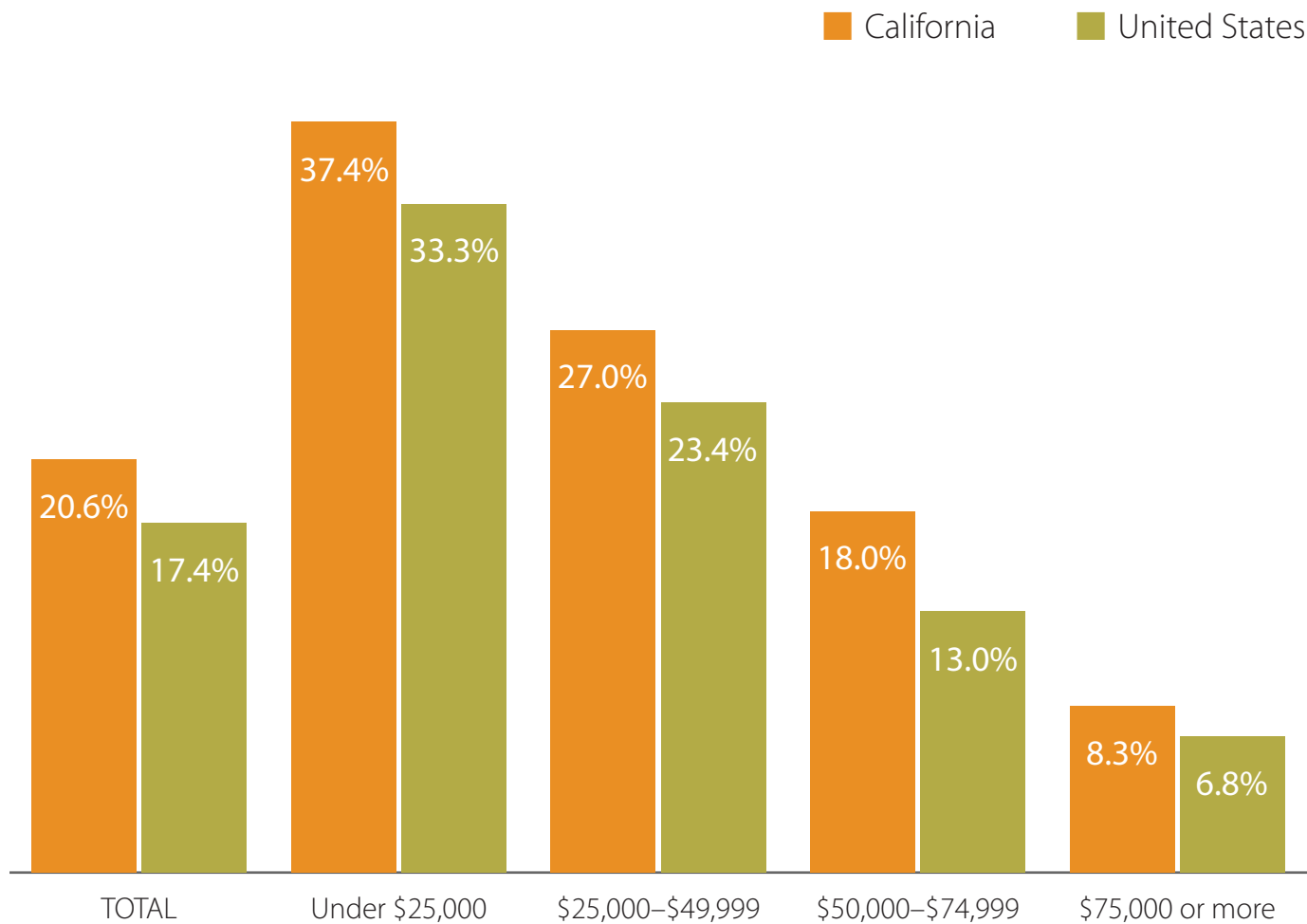
Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2009 Supplement.

Likelihood of Being Uninsured, by Family Income, California vs. U.S. Residents, 2008*

California's Uninsured

by Family Income

[<< RETURN TO CONTENTS](#)



Families with yearly incomes below \$25,000 are most likely to be uninsured.

The likelihood of being uninsured is greater in California than the United States for all income levels.

*All numbers reflect the non-elderly population, under age 65.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2009 Supplement.

Family Income of the Uninsured, California vs. U.S. Residents, 2008*

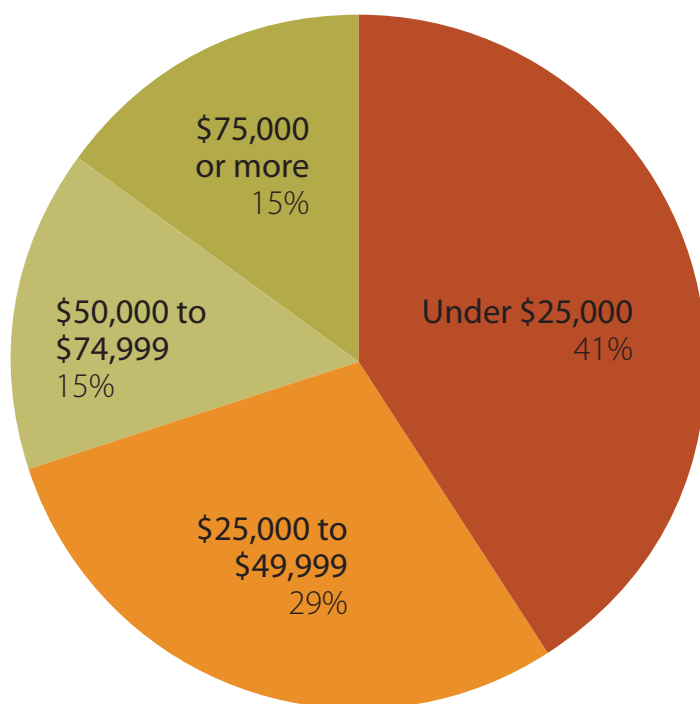
California's Uninsured

by Family Income

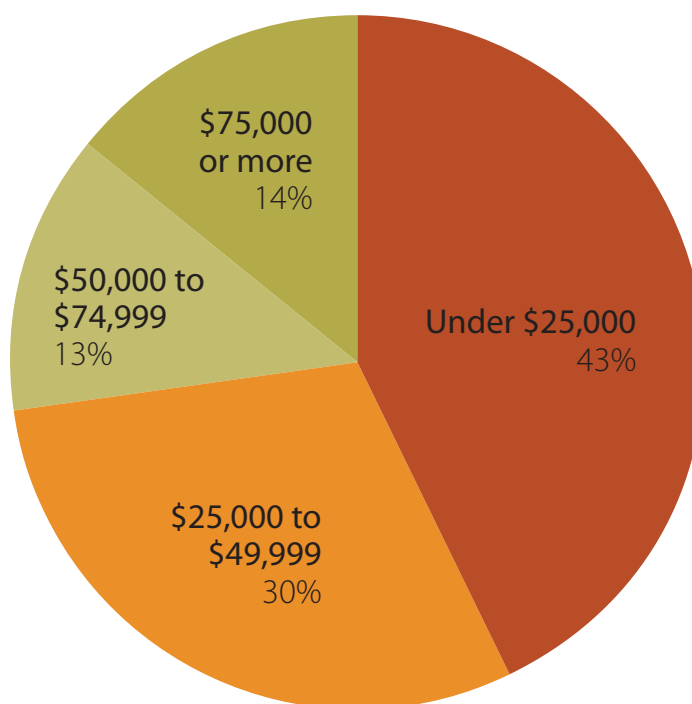
[<< RETURN TO CONTENTS](#)

Thirty percent of California's uninsured have family incomes of \$50,000 or more, a slightly larger proportion than the United States as a whole.

CALIFORNIA



UNITED STATES



*All numbers reflect the non-elderly population, under age 65.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2009 Supplement.

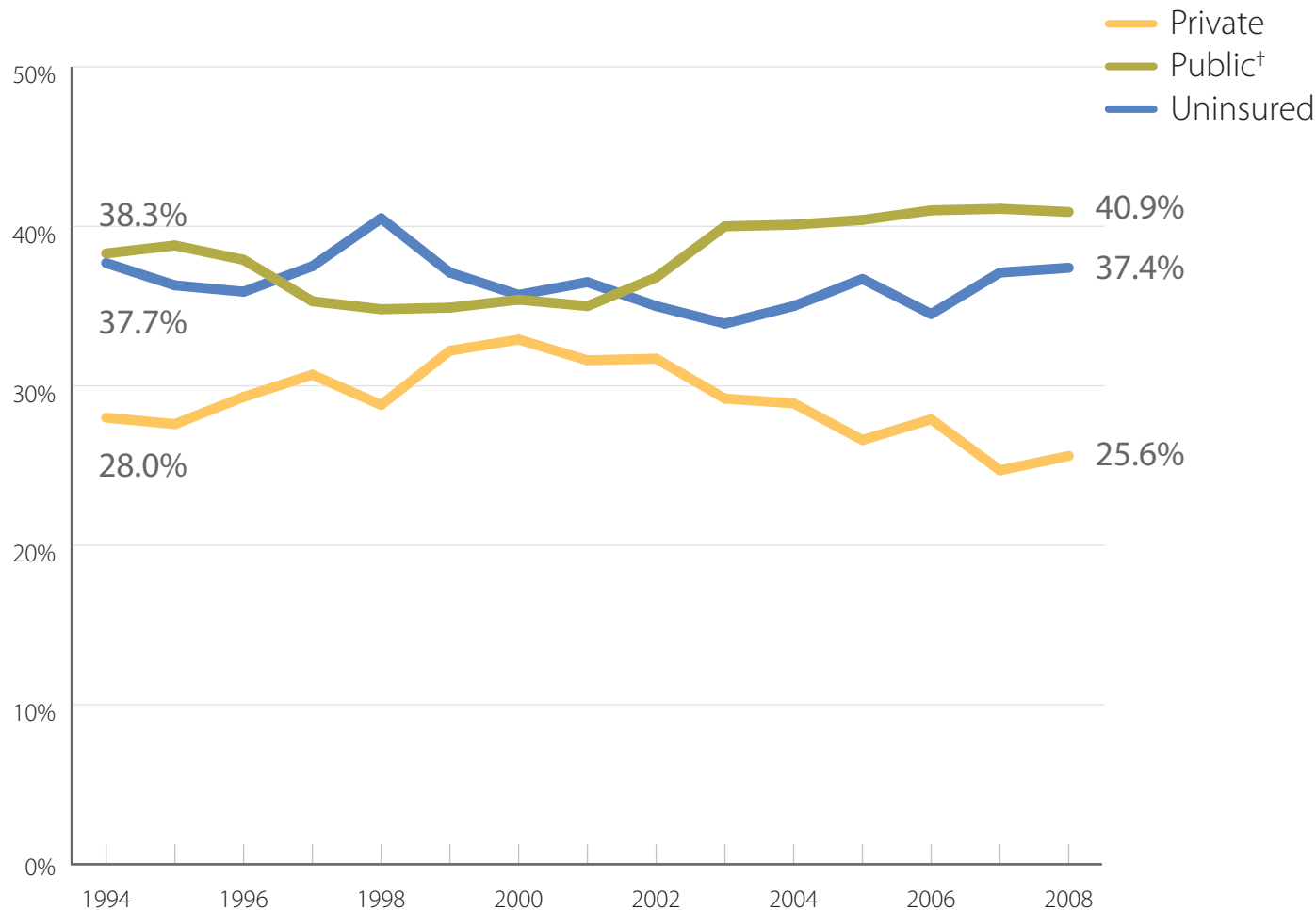
Insurance Coverage Source Trends, by Family Income Under \$25,000, California Residents, 1994 to 2008*

California's Uninsured

by Family Income

[<< RETURN TO CONTENTS](#)

Families with income less than \$25,000 were slightly more likely to be covered by public programs in 2008 than in 1994.



*All numbers reflect the non-elderly population, under age 65.

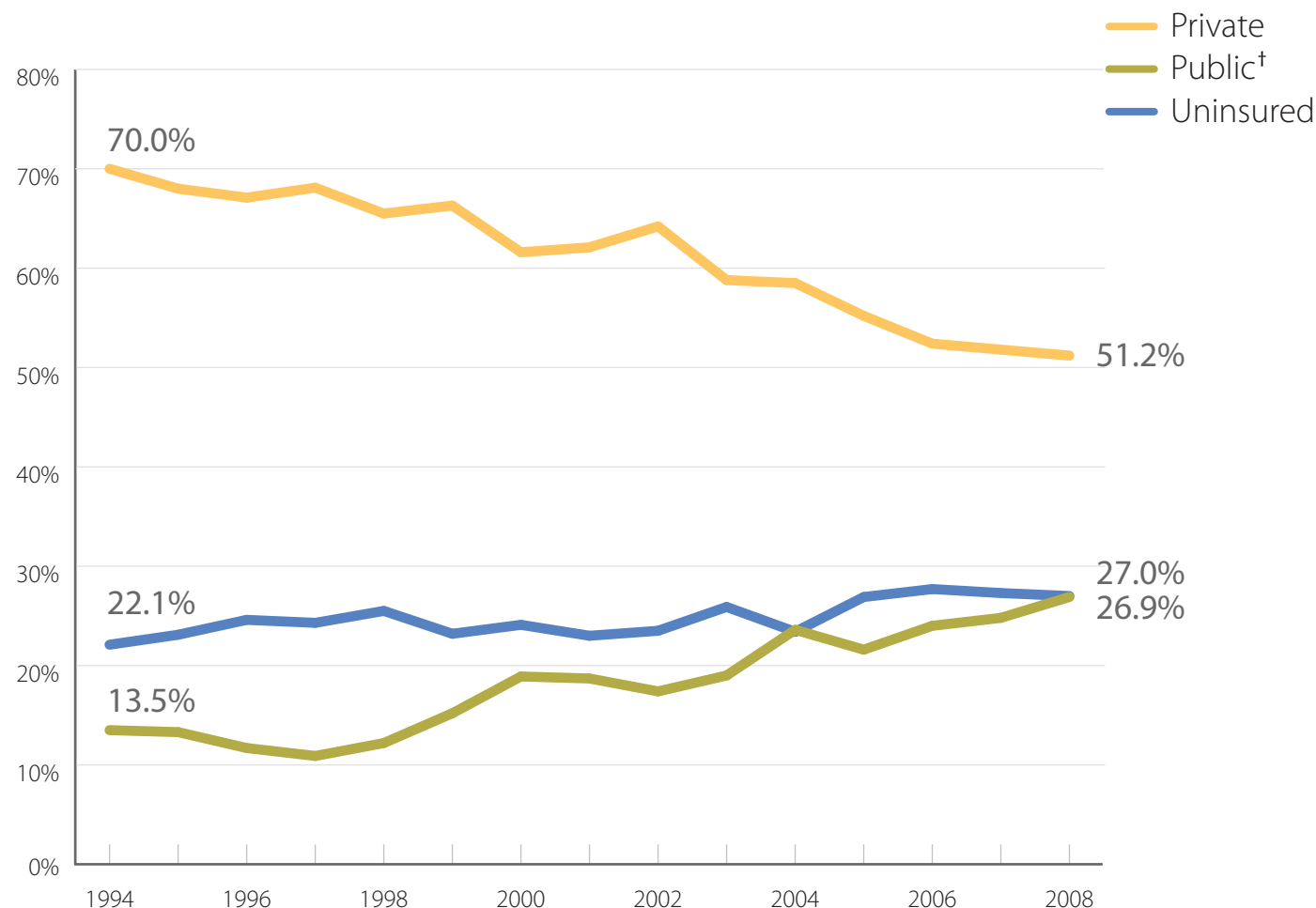
†Medi-Cal, Healthy Families, Medicare, and Tricare/CHAMPVA.

Note: Details may not add to totals because individuals may receive coverage from more than one source.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 1995–2009 Supplements.

Insurance Coverage Source Trends, by Family Income

\$25,000 to \$49,999, California Residents, 1994 to 2008*



The likelihood that families with incomes between \$25,000 and \$49,999 are covered by public programs nearly doubled from 1994 to 2008.

*All numbers reflect the non-elderly population, under age 65.

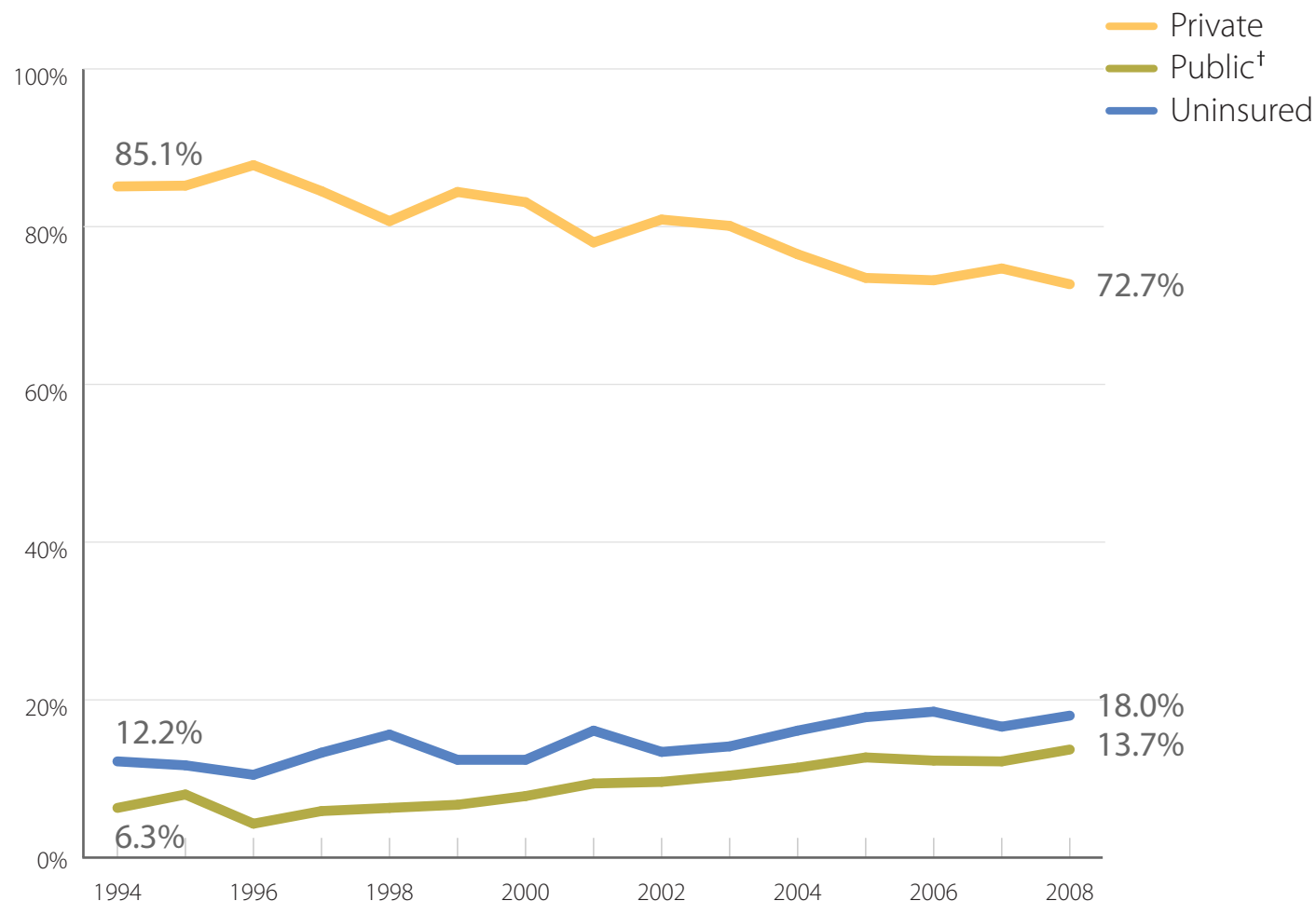
†Medi-Cal, Healthy Families, Medicare, and Tricare/CHAMPVA.

Note: Details may not add to totals because individuals may receive coverage from more than one source.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 1995–2009 Supplements.

Insurance Coverage Source Trends, by Family Income

\$50,000 to \$74,999, California Residents, 1994 to 2008*



Almost a third of families with incomes between \$50,000 and \$74,999 rely on public insurance or are uninsured.

*All numbers reflect the non-elderly population, under age 65.

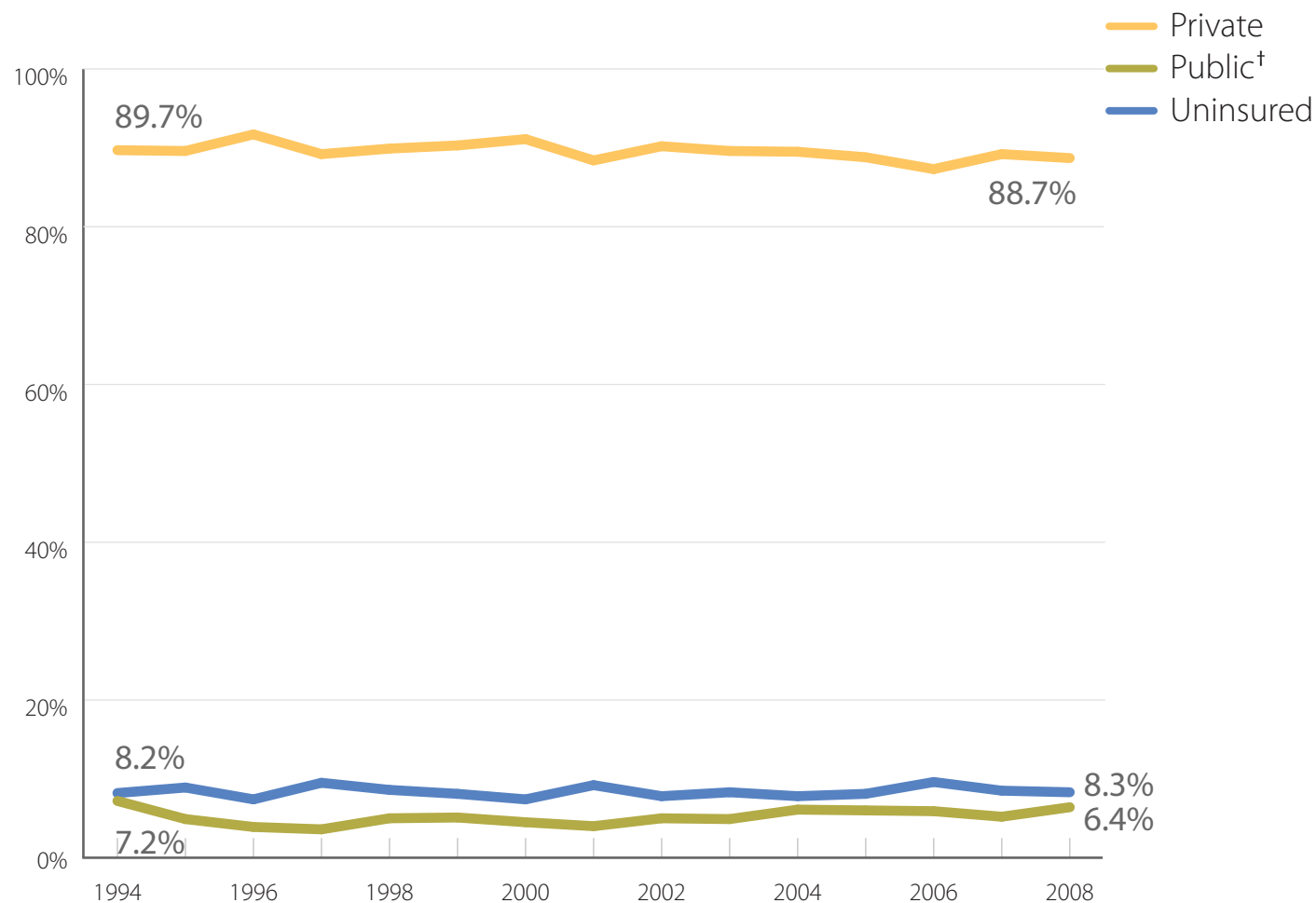
†Medi-Cal, Healthy Families, Medicare, and Tricare/CHAMPVA.

Note: Details may not add to totals because individuals may receive coverage from more than one source.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 1995–2009 Supplements.

Insurance Coverage Source Trends, by Family Income

\$75,000 and Over, California Residents, 1994 to 2008*



California's Uninsured

by Family Income

[<< RETURN TO CONTENTS](#)

Less than 10 percent of families with incomes above \$75,000 are without health insurance.

*All numbers reflect the non-elderly population, under age 65.

†Medi-Cal, Healthy Families, Medicare, and Tricare/CHAMPVA.

Note: Details may not add to totals because individuals may receive coverage from more than one source.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 1995–2009 Supplements.

Eligibility for Public Health Insurance Programs, Uninsured California Residents, 2008

	NUMBER	SHARE OF TOTAL
ADULTS (AGES 19 TO 64)		
Total Uninsured	5,619,747	100%
Eligible for Medi-Cal*	627,186	4% to 11%
Not Eligible	4,992,561	89% to 96%
CHILDREN (AGE 18 AND UNDER)		
Total Uninsured	1,102,027	100%
Eligible for Medi-Cal*	348,582	26% to 32%
Eligible for Healthy Families*	406,539	32% to 37%
Not Eligible	346,906	31% to 42%

California's Uninsured

by Age Group

[<< RETURN TO CONTENTS](#)

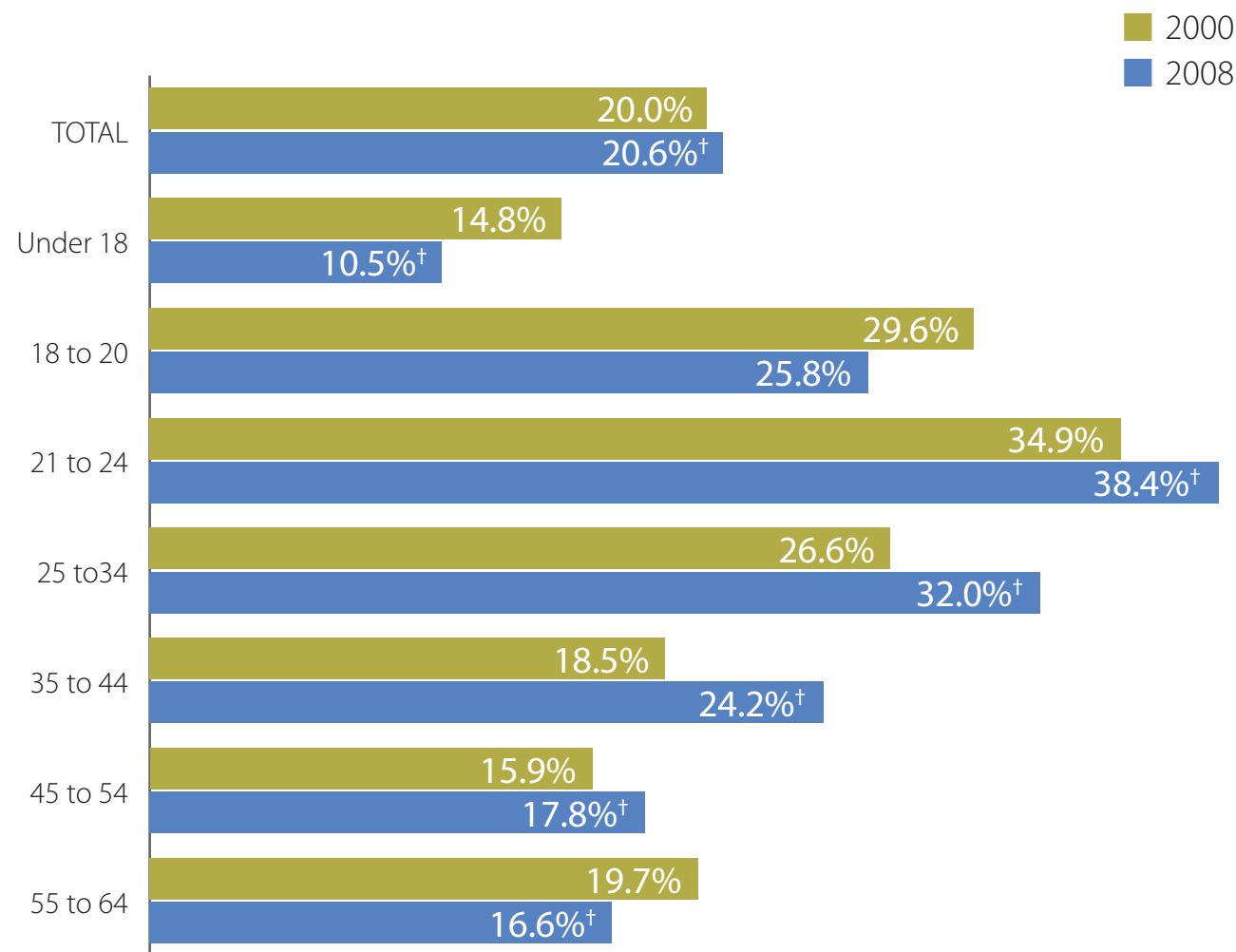
As many as 69 percent of California's uninsured children are eligible for Medi-Cal and Healthy Families, but no more than 11 percent of adults are eligible.

*CPS collects data on citizenship but not immigration status. The low end of the "eligible" range underestimates the number of eligible residents because it is restricted to citizens; the high end of the range overestimates the number of eligible residents because it includes all non-citizens who have resided in the U.S. for at least 5 years (regardless of immigration status).

Note: The uninsured may be eligible for other public programs. For more information, see *The Crucial Role of Counties in the Health of Californians: An Overview* at www.chcf.org/topics/view.cfm?itemID=104214.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2009 Supplement.

Likelihood of Being Uninsured, by Age Group, California Residents, 2000 and 2008*



*All numbers reflect the non-elderly population, under age 65.

†Estimate for 2008 is statistically different from estimate for 2000 at $p \leq 0.05$ level.

Note: Details may not add to totals because individuals may receive coverage from more than one source.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2001 and 2009 Supplements.

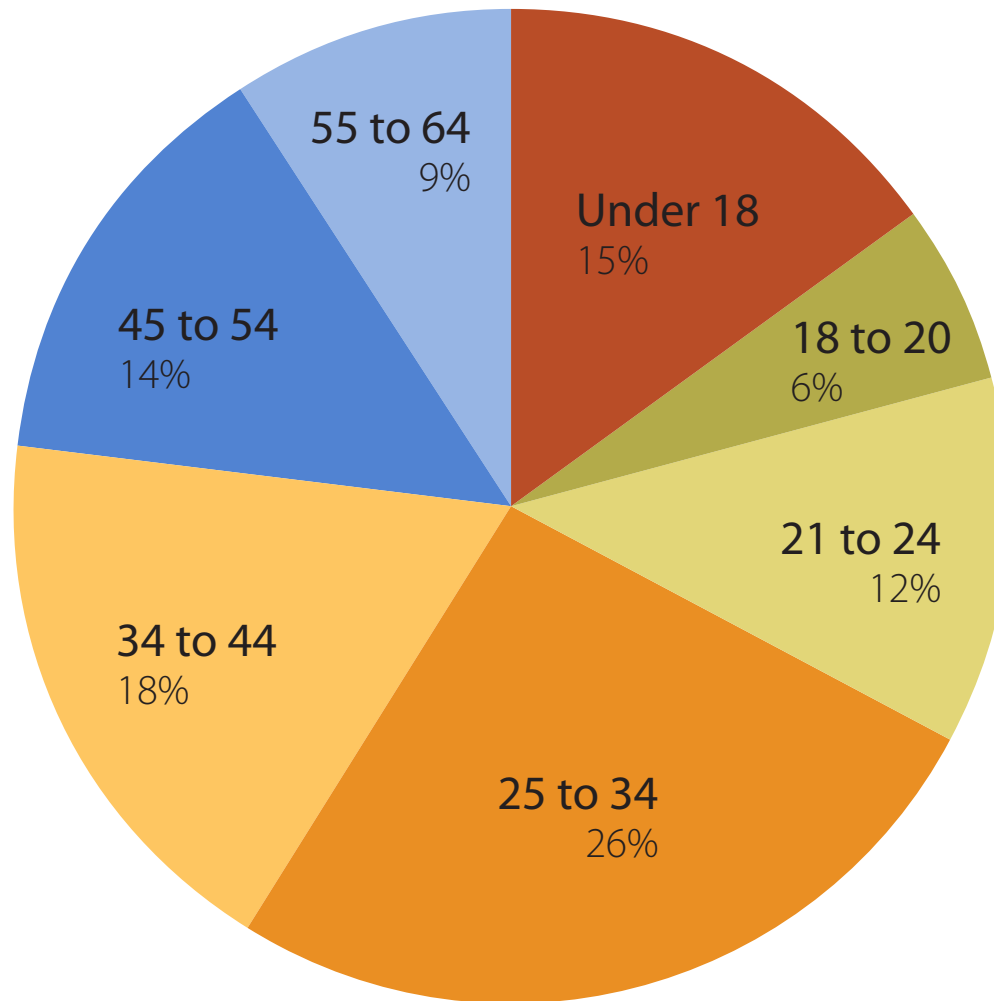
California's Uninsured

by Age Group

[<< RETURN TO CONTENTS](#)

The likelihood of being uninsured has risen from 2000 to 2008 for all but those under 20 and the near elderly, with the largest increase in the 35 to 44 age group.

Age Group of the Uninsured, California Residents, 2008*



*All numbers reflect the non-elderly population, under age 65.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2009 Supplement.

California's Uninsured

by Age Group

[<< RETURN TO CONTENTS](#)

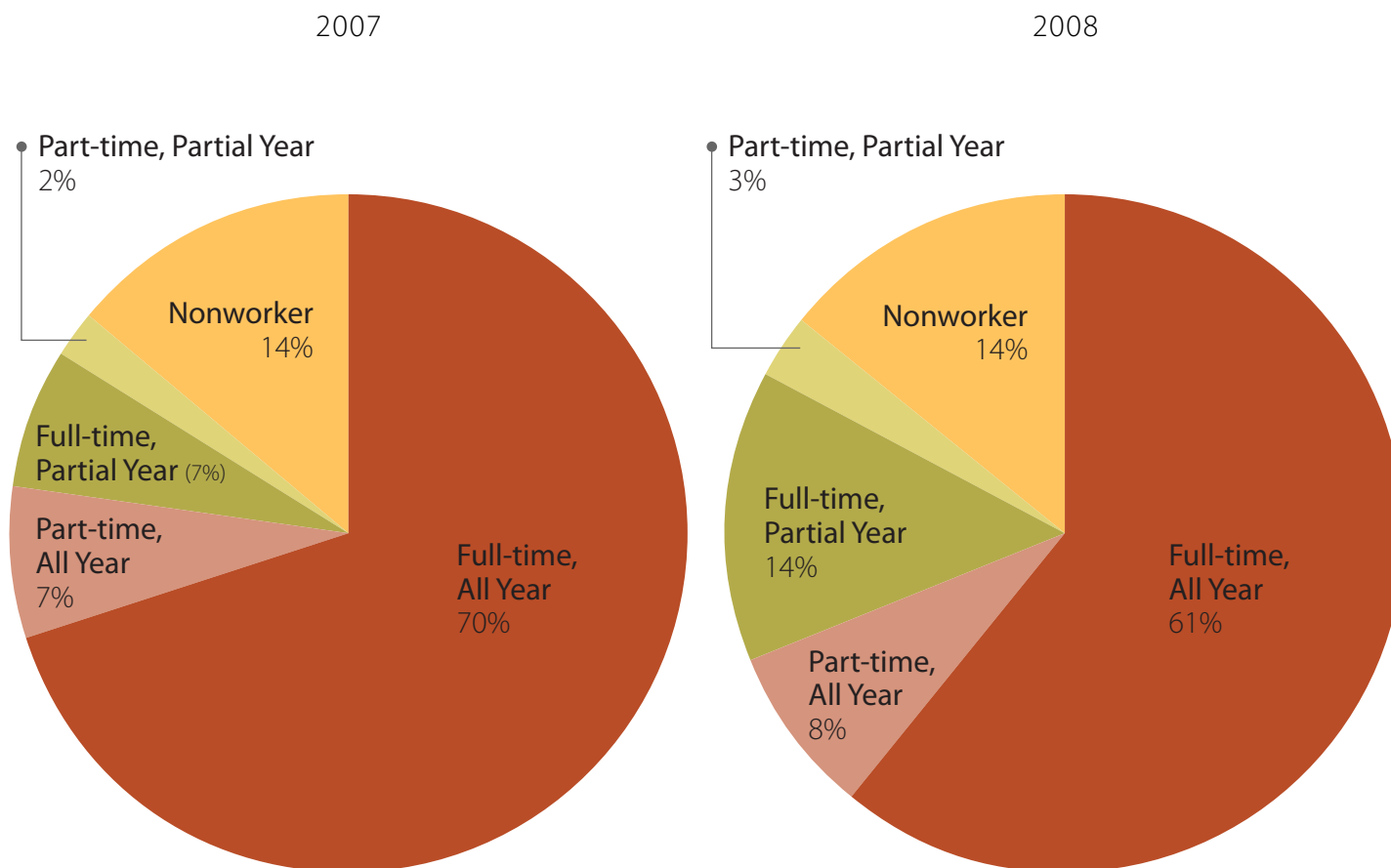
Fifteen percent of
California's uninsured
are children.

Uninsured Children,* by Work Status of Family Head, California Residents, 2007 vs. 2008

California's Uninsured

by Age Group

[<< RETURN TO CONTENTS](#)

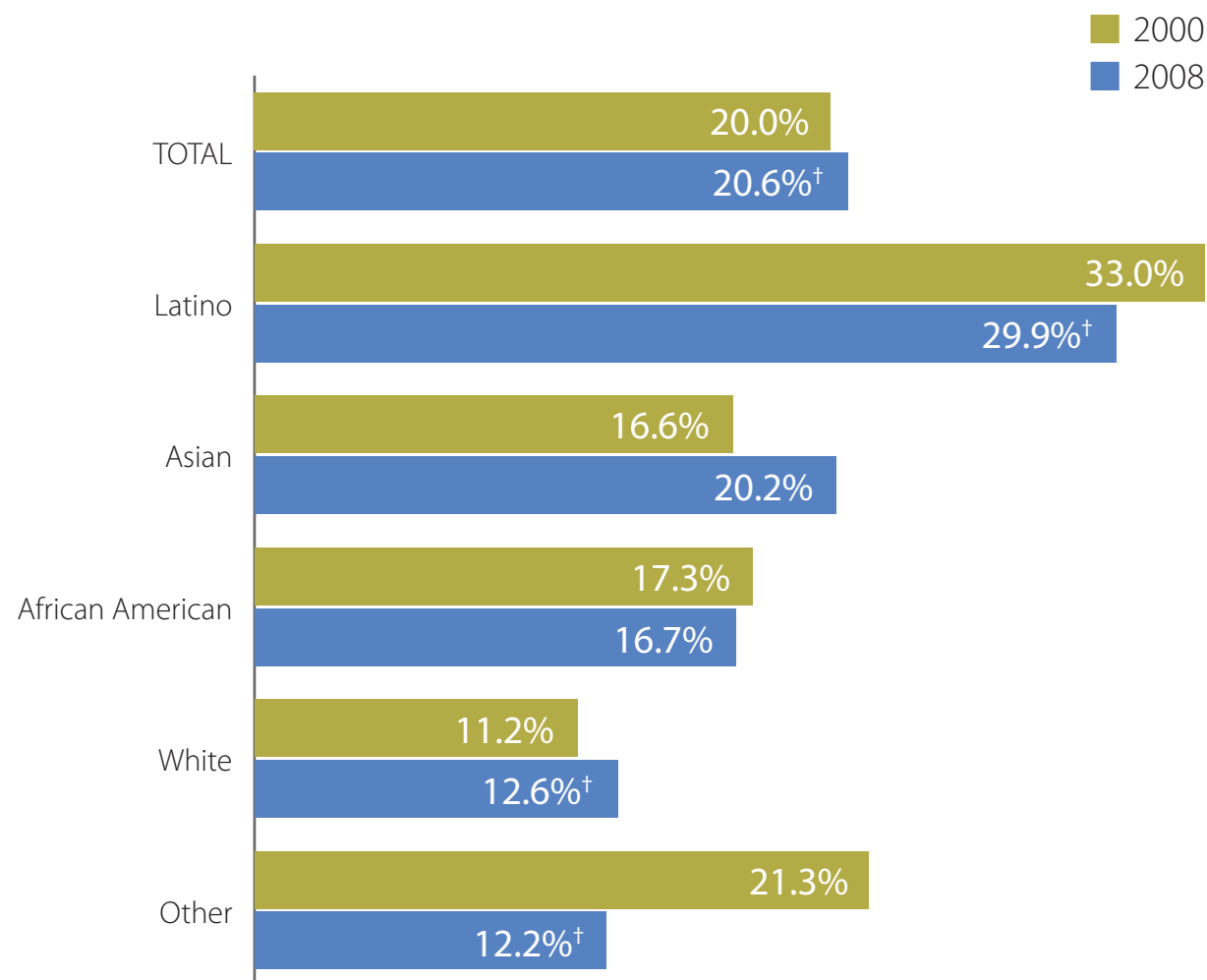


Sixty-one percent of California's uninsured children are in families where the head of household worked full-time during calendar year 2008, down from 70 percent in 2007. Over the same period, the percent in which the head of the household worked full-time for only a portion of the year doubled.

*Under age 18.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2009 Supplement.

Likelihood of Being Uninsured by Race/Ethnicity, California Residents, 2000 and 2008*



*All numbers reflect the non-elderly population, under age 65.

†Estimate for 2008 is statistically different from estimate for 2000 at $p \leq 0.05$ level.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2001 and 2009 Supplements.

California's Uninsured

by Race/Ethnicity

[<< RETURN TO CONTENTS](#)

Latinos are much more likely to be uninsured than are other ethnic groups, and more than twice as likely as whites.

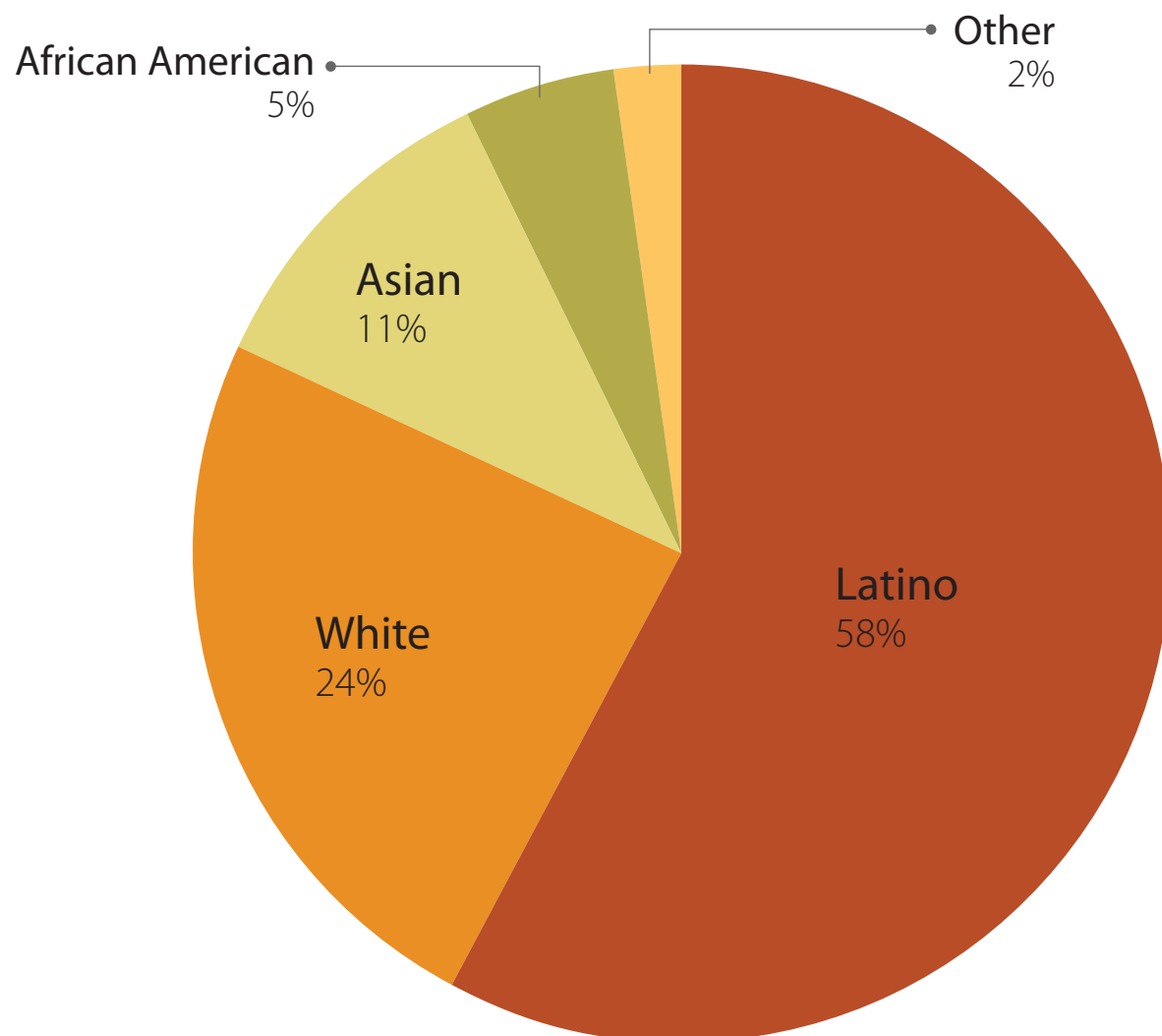
Race/Ethnicity of the Uninsured, California Residents, 2008*

California's Uninsured

by Race/Ethnicity

[<< RETURN TO CONTENTS](#)

Nearly 60 percent of
California's uninsured
are Latinos.



*All numbers reflect the non-elderly population, under age 65.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2009 Supplement.

Highest Uninsured Noncitizen Rates, by State, 2008*

California's Uninsured

by Citizenship

[<< RETURN TO CONTENTS](#)

Although California has the largest percentage of noncitizens in the nation, a smaller percentage are uninsured than in some other states with large noncitizen populations.

	TOTAL POPULATION		PERCENTAGE UNINSURED	
	IN MILLIONS	NONCITIZENS	CITIZENS	NONCITIZENS
United States	262.8	7.6%	15.0%	46.4%
Texas	21.6	11.7%	23.2%	62.3%
Arizona	5.8	9.5%	18.0%	56.0%
Florida	15.0	9.7%	20.9%	50.5%
California	32.6	15.7%	15.5%	48.3%
Nevada	2.3	9.7%	18.4%	45.1%
New Jersey	7.4	11.5%	12.6%	42.3%
New York	16.8	10.8%	13.0%	38.8%

*All numbers reflect the non-elderly population, under age 65. Includes only states with at least 11 percent of the population as noncitizens, among states with at least 75,000 noncitizens.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2009 Supplement.

About the Data

Data Analyst: Paul Fronstin, Employee Benefit Research Institute

Data tables for the presentation are available at: www.chcf.org.

In March 2007, the Census Bureau announced that it had revised the March 2005 and March 2006 data sets. The Census Bureau revised its estimates after discovering a coding error that affected a small number of individuals. These individuals were coded as not having health insurance coverage when in fact they did have coverage. Census has released corrected historical data that addresses the coding error. The data in this snapshot are based on the corrected historical data and may not match previous snapshots.

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